

EXHIBIT A-13



October 26, 2021

George Allen Calcut
6652 E Virginia Street
Mesa, Arizona 85215

Re: CFPB Complaint [REDACTED]

Dear Mr. Calcut:

This letter is in response to your complaint submitted to the Consumer Financial Protection Bureau ("CFPB"). PRMG previously responded to a similar complaint you brought to the attention of the CFPB, which is attached hereto.

Per review of your concerns brought forth in your new complaint, we understand that you requested to terminate your forbearance plan on 5/28/2021 and asked to be placed in a deferral program.

In the correspondences sent to you on 11/04/2020, 3/15/2021, and 5/11/2021, the options clearly stated that for VA Loans, you might be eligible for a loan modification plan that would allow you to modify the terms of your mortgage.

As indicated in our past CFPB response, the VA does not offer deferral programs. The VA Disaster Modification was the next option for resolution, and you agreed to the VA Disaster Modification trial (the "Trial Plan"). You completed the three-monthly payments required by the Trial Plan and were offered a Permanent Modification which you accepted on 09/15/2021.

The Permanent Modification Agreement disclosed an interest rate of 3.375% and a new mortgage payment of \$1,367.78. The interest rate increased based on the current market rates when the modification was generated. Additionally, the \$5,949.20 was the amount capitalized into the principal balance of your loan, the \$6,370.08 mentioned in your complaint was an estimate of the amount that would be capitalized into the principal balance of your loan.

The VA Disaster Modification Program allows for the use of current market rates and does not guarantee that the original loan terms will be the same in the new modified loan. Furthermore, PRMG did not add any additional charges or late fees to your mortgage payment.

Again, we sincerely apologize for any inconvenience this may have caused. If you have any further questions, please contact Ernest Garcia III at (951) 459-0775.

Respectfully Submitted,

Legal & Compliance